# Claims

[1]     A payment receipt system comprising:

a receipt management database for managing at least information on payers who have to pay and payment amount that the respective payers have to pay for a certain period; and

a payee server including an information extracting part for extracting information including information on the payers and the payment amount from the receipt management database, a code converting part for converting the extracted information into a two-dimensional (2D) code, a bill forming part for making out a bill for payment with the converted 2D code attached thereto, a bill transmitting part for transmitting the bill for payment to a receiver of the payer, and a controller receiving information on the payers who have completed a payment from a financial institution server.

[2]     A payment receipt system comprising:

a receipt management database for managing at least information on payers who have to pay and payment amount that the respective payers have to pay for a certain period; and

a payee server including an information extracting part for extracting information including information on the payers and the payment amount from the receipt management database, a code converting part for converting the extracted information into a two-dimensional (2D) code, a bill forming part for making out a bill for payment with the converted 2D code attached thereto, a bill transmitting part for transmitting the bill for payment to a receiver of the payer, and a controller receiving information on the payers who have completed a payment from a financial institution server via a relay server.

[3]     A payment receipt system comprising:

a receipt management database for managing at least information on payers who have to pay and payment amount that the respective payers have to pay for a certain period; and

a payee server including an information extracting part for extracting information including the information on the payers and the payment amount from the receipt management database, a code converting part for converting the extracted information into a two-dimensional (2D) code, a bill forming part for making out a bill for payment with the converted 2D code attached thereto, a bill transmitting part for transmitting the bill for payment to a receiver of the payer, and a controller receiving information from a management server, wherein information received from the management server is re-processed information of the in-

formation on the payer who have completed the payment, which is provided from the financial institution server to the management server via a relay server.

[4]     A payment receipt system comprising:

a receipt management database for managing at least information on payers who have to pay and payment amount that the respective payers have to pay for a certain period; and

a payee server including an information extracting part for extracting information including the information on the payers and the payment amount from the receipt management database, a code converting part for converting the extracted information into a two-dimensional (2D) code, a bill forming part for making out a bill for payment with the converted 2D code attached thereto, a bill transmitting part for transmitting the bill for payment to a receiver of the payer, and a controller receiving information on the payers who have completed the payment from a financial institution server via a relay server, providing the received information on the payers to a management server, and receiving re-processed information of the received information in a certain form from the management server.

[5]     The payment receipt system as claimed in any one of claims 1 to 4, wherein when an automated teller machine (ATM) is provided with the bill for payment and payment means from the respective payers, and scans and decodes the 2D code of the bill, the financial institution server implements a payment process using the decoded information and the payment means provided from the ATM, and transfers the paid payment amount to an account of the payee.

[6]     The payment receipt system as claimed in claim 1, wherein the payer information provided from the financial institution server to the controller is either the 2D code attached to the bill for payment or decoded information of the 2D code attached to the bill for payment.

[7]     The payment receipt system as claimed in any one of claims 2 to 4, wherein the payer information provided from the financial institution server to the relay server is either the 2D code attached to the bill for payment or decoded information of the 2D code attached to the bill for payment.

[8]     The payment receipt system as claimed in claim 2 or 4, wherein the payer information provided from the relay server to the controller is information processed in the relay server.

[9]     The payment receipt system as claimed in claim 3, wherein the information that the management server receives from the relay server is information first-processed by the relay server.

[10]    The payment receipt system as claimed in any one of claims 1 to 4, 6 and 9,

wherein the payee server further carries out a function of making out a notice of arrears when the payee server has not been provided with payer information until the payment due date, and transmitting the notice of arrears to the receiver of the payer.

[11]     A payment receipt system including a relay server comprising:

a means for receiving information on payers who have completed payment from a financial institution server; and

a means for providing the payer information provided from the financial institution server to a payee server which manages at least information on the payers who have to pay and the payment amount that the respective payers have to pay for a certain period; extracts information including information on the payers and the payment amount from a receipt management database, converts the extracted information into a two-dimensional (2D) code, makes out a bill for payment with the converted 2D code attached thereto, and transmits the bill for payment to a receiver of the payer.

[12]     The payment receipt system as claimed in claim 11, wherein when an automated teller machine (ATM) is provided with the bill for payment and payment means from the respective payers, and scans and decodes the 2D code of the bill, the financial institution server implements a payment process using decoded information and payment means provided from the ATM, and transfers the paid payment to an account of the payee.

[13]     The payment receipt system as claimed in claim 11 or 12, wherein the relay server provides the payer information provided from the financial institution server to a management server which re-processes information provided from the relay server in a certain form, and transmits re-processed information to the payee server.

[14]     The payment receipt system as claimed in claim 13, wherein the relay server further comprises a information processing part which process the information received from the financial institution, and the management server receives the processed information by the relay server.

[15]     A method for payment receipt comprising the steps of:

extracting required information including information on payers and payment amount from a receipt management database for managing information on the payers who have to pay and the payment amount that the respective payers have to pay for a certain period;

converting the extracted information into a two-dimensional (2D) code;

making out a bill for payment with the converted 2D code attached thereto;

transmitting the bill for payment to a receiver of the payer; and

receiving information on the payers who have completed a payment process from a financial institution server.

[16]        A method for payment receipt comprising the steps of:

extracting required information including information on payers and payment amount from a receipt management database for managing information on the payers who have to pay and the payment amount that the respective payers have to pay for a certain period;

converting the extracted information into a two-dimensional (2D) code;

making out a bill for payment with the converted 2D code attached thereto;

transmitting the bill for payment to a receiver of the payer; and

receiving information on the payers who have completed a payment process from a financial institution server via a relay server.

[17]        A method for payment receipt comprising the steps of:

extracting required information including information on payers and payment amount from a receipt management database for managing information on the payers who have to pay and the payment amount that the respective payers have to pay for a certain period;

converting the extracted information into a two-dimensional (2D) code,

making out a bill for payment with the converted 2D code attached thereto,

transmitting the bill for payment to a receiver of the payer, and

receiving information a management server, wherein the information received from the management server is re-processed information of the information on the payer who have completed a payment process, which is provided from the financial institution server to the management server via a relay server.

[18]        A method for payment receipt comprising the steps of:

extracting required information including information on payers and payment amount from a receipt management database for managing information on the payers who have to pay and the payment amount that the respective payers have to pay for a certain period;

converting the extracted information into a two-dimensional (2D) code,

making out a bill for payment with the converted 2D code attached thereto,

transmitting the bill for payment to a receiver of the payer,

receiving information on the payers who have completed a payment process from a financial institution server via a relay server,

providing the payer information received from the relay server to a management server, and

receiving re-processed information of the received information in a certain form by the management server.

[19]       The method for payment receipt as claimed in any one of claims 15 to 18, wherein when an automated teller machine (ATM) scans and decodes the 2D code of the bill provided to the receiver of the payer, the financial institution server implements a payment step after receiving the decoded information and the payment means information provided from the ATM, and a transfer step of transferring the paid payment amount by the payer to an account of the payee.

[20]       The method for payment receipt as claimed in claim 15, wherein the payer information provided from the financial institution server to the controller is either the 2D code attached to the bill for payment or decoded information of the 2D code attached to the bill for payment.

[21]       The method for payment receipt as claimed in any one of claims 16 to 18, wherein the payer information provided from the financial institution server to the relay server is either the 2D code attached to the bill for payment or decoded information of the 2D code attached to the bill for payment.

[22]       The method for payment receipt as claimed in claim 16 or 18, wherein the payer information provided from the relay server to the controller is information optionally processed in the relay server.

[23]       The method for payment receipt as claimed in any one of claims 15 to 18, and 20wherein the payee server further carries out a step of making out a notice of arrears when the payee server has not been provided with payer information until the payment due date, and transmitting the notice of arrears.

[24]       The method for payment receipt as claimed in any one of claims 15 to 18, and 20, in the payment process, the steps of comparing the payment amount that the respective payers have to pay for a certain period among decoded information with the total amount payable from payment means; if the payment amount is the same as or less than the total amount, subtracting the money corresponding to the payment amount from payment means and displaying a screen of the ATM a message informing of a normal completion of payment; and if the payment amount is greater than the total amount, displaying the screen a message informing of payment disable is implemented.